REMARKS

This amendment is submitted along with a Request for Continued Examination a request for two months extension and appropriate fee in reply to the Office Action dated September 19, 2006, and the Advisory Action dated January 19, 2007. Claims 1-6 and 8-38 currently stand rejected. Independent claims 1, 23 and 27 have been amended to more particularly distinguish the claimed invention from the cited references. Claims 2, 4, 9, 12, 16, 24-26, 28 and 29 have been amended either to correspond to the changes in independent claims 1, 23 and 27 or to more clearly state the respective claims. No new matter has been added by the amendment.

In light of the amendment and the remarks presented below, Applicants respectfully request reconsideration and allowance of all now-pending claims of the present application.

Claim Rejections - 35 USC §102

Claims 1-6 and 8-38 currently stand rejected under 35 U.S.C. §102(e) as being anticipated by Blumenthal (U.S. Patent Application Publication No. 2003/0069792). Claims 1-6 and 8-38 also currently stand rejected under 35 U.S.C. §102(e) as being anticipated by Sibert (U.S. Patent No. 6,928,623). Claims 1, 23 and 27 also currently stand rejected under 35 U.S.C. §102(e) as being anticipated by Laage et al. (U.S. Patent Application Publication No. 2002/0138445, hereinafter "Laage").

Applicants have amended independent claim 1 to recite, *inter alia*, automatically inserting without user interaction transaction information into at least one data field of an information entity in response to one of recognition at a user equipment of incoming data as an information entity including data fields or determining at a user equipment that an incoming information entity has been sent by a trusted party and transmitting the information entity with the automatically inserted transaction information from the user equipment. In other words, an information entity has transaction information automatically inserted **without user interaction** in response to either recognition of incoming data as an information entity including data fields or determining that an incoming information entity has been sent by a trusted party and is then sent from a user equipment. For example, a user operating a mobile terminal may have information regarding a purchase automatically inserted into a form required to affect the

purchase without having to perform any interaction such as, for example, selection or drag and drop operations The form may then be sent from the mobile terminal in order to execute the purchase. Accordingly, the information entity that is sent from the user equipment according to the claimed invention includes transaction information that was automatically inserted without any user interaction. Furthermore, notably the automatic insertion occurs in response to a particular stimulus, namely either recognition of incoming data as an information entity including data fields or determining that an incoming information entity has been sent by a trusted party.

In the Response to Arguments section of the final Office Action (pages 12-14), the final Office Action presents a lengthy discussion of the disclosure of Blumenthal. However, nowhere in the explanation of Blumenthal in the Office Action nor, more importantly, in Blumenthal itself is there any teaching or suggestion related to <u>automatically inserting without user interaction transaction information into at least one data field of an information entity in response to one of recognition at a user equipment of incoming data as an information entity including data fields or determining at a user equipment that an incoming information entity has been sent by a trusted party</u> and <u>transmitting the information entity with the automatically inserted transaction information from the user equipment</u> as recited in independent claim 1.

In this regard, at paragraphs [0030] and [0031] of Blumenthal a digitally signed and/or encrypted confirmation of order and an electronic identity associated with a client are transmitted from a payment terminal device to a payment service equipment. There is no disclosure in the cited passage, or indeed in all of Blumenthal, of an information entity which includes a data field. Furthermore, Blumenthal fails to teach or suggest the automatic insertion without user interaction of transaction information into such a data field. Moreover, Blumenthal fails to teach or suggest, even if such automatic insertion without user interaction occurs, that such automatic insertion occurs in response to one of recognition of incoming data as an information entity including data fields or determining that an incoming information entity has been sent by a trusted party. Finally, Blumenthal then necessarily fails to teach or suggest transmitting the information entity as claimed in independent claim 1. To the contrary, Blumenthal merely

discloses that separate pieces of information (the confirmation of order and the electronic identity) are transmitted.

In the Advisory Action, the Examiner provided a more clear explanation of which features of Blumenthal are read to correlate to elements of the claimed invention as previously requested by Applicants. Applicants express their appreciation for the clarification. The Advisory Action asserts that Blumenthal discloses that the mobile station receives "confirm order information", which must have a data field. The Advisory Action goes on to assert that the user signs the confirmed order information after checking it and the signed confirmed order information is sent back. However, even assuming for the purposes of argument that everything asserted by Examiner in the Advisory Action is correct, independent claim 1 as currently amended still reads over Blumenthal since, by the very description offered in the Advisory Action, it is clear that Blumenthal fails to teach or suggest that transaction information is automatically inserted without user interaction as recited in independent claim 1. To the contrary, Blumenthal clearly discloses a user interaction in the form of reviewing and signing the "confirm order information". The claimed invention, as amended, makes clear that there are no intervening acts (such as user interaction) between recognition at a user equipment of incoming data as an information entity including data fields or determining at a user equipment that an incoming information entity has been sent by a trusted party and automatic insertion of the transaction information. Accordingly, Blumenthal fails to teach or suggest <u>automatically inserting without user interaction transaction information into at least one data field of an information entity in response to one of recognition at a user equipment of incoming data as an information entity including data fields or determining at a user equipment that an incoming information entity has been sent by a trusted party</u> and <u>transmitting the information entity with the automatically inserted transaction information from the user equipment</u> as claimed in independent claim 1.

Sibert is directed to a method and system for selecting a target window for automatic fill-in. The final Office Action asserted that Sibert discloses material corresponding to the previous recitation of the claimed feature at col. 2, lines 10-30 and col. 5, lines 1-45. In light of the present amendment, Applicants submit that Sibert fails to teach or suggest <u>automatically</u>

inserting without user interaction transaction information into at least one data field of an information entity in response to one of recognition at a user equipment of incoming data as an information entity including data fields or determining at a user equipment that an incoming information entity has been sent by a trusted party as recited in independent claim 1.

Col. 2, lines 10-30 of Sibert describes a digital wallet in which form completion may be "automatically" performed by the user by manually "dragging" information to its appropriate location. Clearly the cited passage fails to teach or suggest automatically inserting **without user interaction** transaction information into at least one data field of an information entity **in response to** one of recognition at a user equipment of incoming data as an information entity including data fields or determining at a user equipment that an incoming information entity has been sent by a trusted party as recited in independent claim 1. First and foremost, the cited passage of Sibert describes a user interaction in the form of a dragging operation. Additionally, any insertion of transaction information in the cited passage of Sibert is in response to user action and not **in response to** one of recognition at a user equipment of incoming data as an information entity including data fields or determining at a user equipment that an incoming information entity has been sent by a trusted party as recited in independent claim 1.

Col. 5, lines 1-45 of Sibert describes the automatic insertion of information into appropriate locations on a merchant website in response to activation of an auto-fill button (326). Here also, Sibert describes both a user interaction and a stimulus other than a response to one of recognition at a user equipment of incoming data as an information entity including data fields or determining at a user equipment that an incoming information entity has been sent by a trusted party as recited in independent claim 1. Accordingly, col. 5, lines 1-45 (and in fact all of Sibert) also fails to teach or suggest automatically inserting without user interaction transaction information into at least one data field of an information entity in response to one of recognition at a user equipment of incoming data as an information entity including data fields or determining at a user equipment that an incoming information entity has been sent by a trusted party as recited in independent claim 1.

Laage is directed to a method of protecting a payment instrument in non-face-to-face transactions. Laage is asserted to disclose the above recited feature at paragraph [0084] and

[0119]. However, paragraph [0084] describes an automatic form filling technique in which the user must identify fields that are used in the order form. If a match is found between the identified fields and a representative pattern, the corresponding data may be transferred from an electronic wallet to the order form. However, like Sibert, paragraph [0084] of Laage merely describes "automatic" form filling in response to user action and not automatically inserting without user interaction transaction information into at least one data field of an information entity in response to one of recognition at a user equipment of incoming data as an information entity including data fields or determining at a user equipment that an incoming information entity has been sent by a trusted party as recited in independent claim 1. Meanwhile, although paragraph [0119] of Laage includes the term "trusted third party", there is no relationship between determining that an information entity has been sent by a trusted third party and, in response to such a determination, automatically inserting without user interaction transaction information into a data field of an information entity as recited in independent claim 1. Accordingly, Laage also fails to teach or suggest automatically inserting without user interaction transaction information into at least one data field of an information entity in response to one of recognition at a user equipment of incoming data as an information entity including data fields or determining at a user equipment that an incoming information entity has been sent by a trusted party as recited in independent claim 1.

Thus each of Blumenthal, Sibert and Laage individually fails to teach or suggest at least automatically inserting without user interaction transaction information into at least one data field of an information entity in response to one of recognition at a user equipment of incoming data as an information entity including data fields or determining at a user equipment that an incoming information entity has been sent by a trusted party as recited in independent claim 1. Therefore, even if the cited references were to be considered in combination rather than individually, the cited references would still fail to teach or suggest the claimed invention.

It is submitted that independent claims 23 and 27 each contain recitations substantially similar those of independent claim 1 with respect to automatically inserting without user interaction transaction information into at least one data field of an information entity in response to one of recognition of incoming data as an information entity including data fields or

<u>determining that an incoming information entity has been sent by a trusted party</u>. Thus, independent claims 23 and 27 are patentable for at least the same reasons as given above for independent claim 1.

Claims 2-6, 8-22, 24-26 and 28-38 depend either directly or indirectly from corresponding ones of independent claims 1, 23 and 27, and thus include all the recitations of their corresponding independent claims. Therefore, dependent claims 2-6, 8-22, 24-26 and 28-35 are patentable for at least the same reasons as given above for independent claims 1, 23 and 27.

Accordingly, for all the reasons stated above, Applicants respectfully submit that the rejections of claims 1-6 and 8-38 are overcome.

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Reply to Office Action of 09/19/2006

CONCLUSION

In view of the amendment and the remarks submitted above, it is respectfully submitted that the present claims are in condition for immediate allowance. It is therefore respectfully requested that a Notice of Allowance be issued. The Examiner is encouraged to contact Applicants' undersigned attorney to resolve any remaining issues in order to expedite examination of the present invention.

It is not believed that extensions of time or fees for net addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 16-0605.

Respectfully submitted,

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